

Local Form 3015-1 (12/17)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA THIRD DIVISION

In re:

DEREK A RICHMOND
GILLIAN Y RICHMOND

Case no.: 17-31186

CHAPTER 13 PLAN ☒ Modified

Dated: June 8, 2018

Debtor.

In a joint case, debtor means debtors in this plan.**Part 1. NOTICE OF NON-STANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtors must check the appropriate boxes below to state whether or not the plan includes each of the following items:**

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 17	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 17	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 17	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE

- 2.1 As of the date of this plan, the debtor has paid the trustee \$14,850.00 (Includes \$3,755.19 currently on hand for distribution).
- 2.2 After the date of this plan, the debtor will pay the trustee \$1,300.00 per month for 16 months beginning June 2018 for a total of \$20,800.00, then \$1,800.00 per month for 12 months beginning October 2019 for a total of \$21,600.00, then \$2,000.00 per month for 19 months beginning October 2020 for a total of \$38,000.00, for a grand total of \$80,400.00. The initial plan payment is due not later than 30 days after the order for relief.
- 2.3 The minimum plan length is ☐ 36 months or ☒ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- 2.4 The debtor will also pay the trustee: **The debtors will also pay an additional \$260.00 per month for the months of July 2018 through September 2019 (15 months) for a total of \$3,900.00 in order to make up the payments missed prior to modification.**
- 2.5 The debtor will pay the trustee a total of \$99,150.00 [lines 2.1 + 2.2 + 2.4]

Part 3. PAYMENTS BY TRUSTEE — The trustee will make payments only to creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$9,915.00 [line 2.5 x .10]

Part 4. ADEQUATE PROTECTION PAYMENTS (§ 1326(a)(1)(C)) — The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

	Creditor	Monthly Payment	Number of Months	Total Payments
4.1	Capital One Auto Finance	\$125.00	3	\$375.00 paid
4.2	Tidewater Auto Finance	\$150.00	3	\$450.00 paid
	TOTAL			\$825.00 paid

Part 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 8.

	Creditor	Description of Property
	-NONE-	

Part 6. CLAIMS NOT IN DEFAULT — Payments on the following claims are current and the debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of Property
	-NONE-	

Part 7. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) and 1322(e)) — The trustee will cure payment defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

	Creditor	Amount of default	Monthly payment	Beginning in month #	Number of payments	Total payments
	-NONE-					
	TOTAL					\$0.00

Part 8. CLAIMS IN DEFAULT (§§ 1322 (b)(3) and (5) and 1322(e)): The trustee will cure payment defaults on the following claims as set forth below. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

	Creditor	Amount of default	Interest rate (if any)	Monthly payment	Beginning in month #	Number of payments	Total payments
	-NONE-						
	TOTAL						\$0.00

Part 9. SECURED CLAIMS SUBJECT TO MODIFICATION (“CRAMDOW”) PURSUANT TO § 506 (§ 1325(a)(5)) (secured claim amounts in plan this Part control over any contrary amount except for secured claims of governmental units): The trustee will pay, on account of the following allowed secured claims, the amount set forth in the “Total Payments” column below. Unless otherwise specified in Part 17, the creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor’s discharge, and if this case is dismissed or converted without completion of the plan, such liens shall also be retained by such holders to the extent recognized by applicable nonbankruptcy law. **Notwithstanding a creditor’s proof of claim filed before or after confirmation, the amount listed in this Part as a creditor’s secured claim binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor’s allowed secured claim.** For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount.

	Creditor	Claim amount	Secured Claim	Interest Rate	Beginning in month #	(Monthly payment)	X Number of payments	= Plan payments	+ Adq. Pro. from Part 4	= Total payments
9.1	Purchasing Power	4,492.00	3,000.00	0	1	\$ 100.00	26	3,000.00	0.00	\$3,000.00
	*\$463.16 has been paid.									
	TOTAL									\$3,000.00

Part 10. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION (“CRAMDOW”) (§ 1325) (910 vehicles and other things of value)(allowed filed secured claim controls over any contrary amount): The trustee will pay in full the amount of the following allowed secured claims. **All following entries are estimates, except for interest rate.** The creditors will retain liens. Unmodified 910 claims not in default are addressed in Part 6. Unmodified 910 claims in default are addressed in Part 8.

	Creditor	Claim amount	Interest Rate	Beginning in month #	(Monthly payment)	X Number of payments	= Plan payments	+ Adq. Pro. from Part 4	= Total payments
10.1	Capital One Auto Finance	12,922.00	4	1	300.00	43	13,695.00	375.00	\$14,070.00*
	*Adequate protection payments and \$1,001.43 of the secured claim including interest has been paid.								
10.2	Tidewater Auto Finance	18,623.00	4	1	450.00	41	19,793.00	450.00	\$20,243.00*
	*Adequate protection payments and \$1,376.97 of the secured claim including interest has been paid.								
	TOTAL								\$34,313.00

Part 11. PRIORITY CLAIMS (not including claims under Part 12): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in Month #	Number of payments	Total payments
11.1	Attorney Fees	750.00	185 / 382	1 / 2	1 / 2	\$5,000.00*
	*\$4,250.00 has been paid.					
11.2	Internal Revenue Service	16,978.00	Pro rata			\$16,978.00
11.3	Minnesota Department of Revenue	7,176.00	Pro rata			\$7,176.00
	TOTAL					\$29,154.00

Part 12. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in Month #	Number of payments	Total payments
12.1	Staci Gill	22,012.00	554 / 770 / 870 / 1,050	1 / 17 / 27 / 29	16 / 10 / 2 / 2	\$22,012.00*
	*\$2,135.39 has been paid.					
	TOTAL					\$22,012.00

Part 13. SEPARATE CLASSES OF UNSECURED CLAIMS — In addition to the class of unsecured claims specified in Part 14, there shall be separate classes of non-priority unsecured creditors described as follows: -NONE-
The trustee will pay the allowed claims of the following creditors. **All entries below are estimates.**

	Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
	-NONE-						
	TOTAL						\$0.00

Part 14. TIMELY FILED UNSECURED CLAIMS — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 7, 8, 9, 10, 11, 12 and 13 their pro rata share of approximately \$756.00 [line 2.5 minus totals in Parts 3, 7, 8, 9, 10, 11, 12 and 13].

14.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 9 are \$1,492.00.

14.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 9 and 13) are \$193,097.00.

14.3 Total estimated unsecured claims are \$194,589.00 [lines 14.1 + 14.2].

Part 15. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 4, 7, 8, 9, 10, 11, 12, 13 and 14, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed.

Part 16. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

	Creditor	Description of Property
16.1	Ace Title Loans	2000 Ford Explorer

Part 17. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

17.1	
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Class of Payment	Amount to be paid
Payments by trustee's [Part 3]	\$ 9,915.00
Home Mortgage Defaults [Part 7]	\$ 0.00
Claims in Default [Part 8]	\$ 0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 9]	\$ 3,000.00
Secured claims excluded from § 506 [Part 10]	\$ 34,313.00
Priority Claims [Part 11]	\$ 29,154.00
Domestic support obligation claims [Part 12]	\$ 22,012.00
Separate classes of unsecured claims [Part 13]	\$ 0.00
Timely filed unsecured claims [Part 14]	\$ 756.00
TOTAL (must equal line 2.5)	\$ 99,150.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 17.

Signed: /s/ Robert J. Hoglund
Robert J. Hoglund 210997
Attorney for debtor or debtor if pro se

Signed: /s/ DEREK A RICHMOND
DEREK A RICHMOND
Debtor 1

Signed: /s/ GILLIAN Y RICHMOND
GILLIAN Y RICHMOND
Debtor 2 (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Bkry Case No: 17-31186

Derek A. Richmond

Chapter 13

and

Gillian Y. Richmond

**UNSWORN CERTIFICATE
OF SERVICE**

Debtors.

I, Melissa S. Matthews, employed by Hoglund & Chwialkowski & Mrozik, PLLC, attorneys licensed to practice law in this Court, with office address of 1781 West County Road B, Roseville, Minnesota 55113, declare that on June 18, 2018, I served the Post Confirmation Modified Chapter 13 Plan and the Notice of Hearing and Motion to Modify the Chapter 13 Plan and Memorandum of Law to each of the entities named below by first class mail postage prepaid and to any entities who are Filing Users, by automatic e-mail notification pursuant to the Electronic Case Filing System:

The following were served by certified mail:

Purchasing Power

Richard Carrano
1349 West Peachtree Street, Suite 1100
Atlanta, GA 30309

Richard Carrano is the Chief Executive Officer for Purchasing Power as obtained through www.puchasingpower.com on January 16, 2018.

Capital One Auto Finance

Richard Fairbank
1680 Capital One Drive
McLean, VA 22102

Richard Fairbank is listed as the Chief Executive Officer of Capital One as obtained through www.capitalone.com on Dec 12, 2017.

Tidewater Auto Finance

Nathan Benson
6520 Indian River Rd
Virginia Beach, VA 23464

Nathan Benson is the Chief Executive Officer of Tidewater Auto Finance as obtained through www.tidewatermotor.com on June 18, 2018.

The following were served via first class mail postage prepaid:

Derek A. Richmond
Gillian Y. Richmond
1000 Cleveland Ave S
St. Paul, MN 55116

And to all creditors/parties in interest listed on matrix (see attached)

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: June 18, 2018

Signed: /e/ Melissa S. Matthews
Paralegal

Label Matrix for local noticing
0864-3
Case 17-31186
District of Minnesota
St Paul
Mon Jun 18 09:11:05 CDT 2018

200 Warren E Burger Federal Building and
US Courthouse
316 N Robert St
St Paul, MN 55101-1465

ACE CASH EXPRESS
1231 GREENWAY DR
STE 600
IRVING TX 75038-2511

AFNI INC
1310 MARTIN LUTHER KING DR
PO BOX 3427
BLOOMINGTON IL 61702-3427

AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853

BEVERLY BUS GARAGE
9730 S WESTERN AVE
STE 407
EVERGREEN PARK IL 60805-2791

CAPITAL ONE
PO BOX 30253
SALT LAKE CITY UT 84130-0253

CAPITAL ONE AUTO FINANACE
7933 PRESTON RD
PLANO TX 75024-2302

CENTURY COLLEGE
3300 CENTURY AVE N
WHITE BEAR LAKE MN 55110-1252

CENTURY LINK
PO BOX 91154
SEATTLE WA 98111-9254

COMCAST
9602 S 300 W SUITE B
SANDY UT 84070-3336

CONVERGENT OUTSOURCING INC
800 SW 39TH ST
PO BOX 9004
RENTON WA 98057-9004

Capital One Auto Finance
c/o Ascension Capital Group
P.O. Box 165028
Irving, TX 75016-5028

Capital One Auto Finance,
c/o AIS Portfolio Services,
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

(p)DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

DS ERICKSON & ASSOCIATES PLLC
920 2ND AVE S STE 800
MINNEAPOLIS MN 55402-4007

Directv, LLC
by American InfoSource LP as agent
PO Box 5008
Carol Stream, IL 60197-5008

ENHANCED RECOVERY COMPANY LLC
8014 BAYBERRY RD
JACKSONVILLE FL 32256-7412

FIRST PREMIER BANK
PO BOX 5529
SIOUX FALLS SD 57117-5529

Forrest County Mississippi
PO Box 16209
1604 W Pine Street
Hattiesburg, MS 39401-7554

GREAT LAKES
PO BOX 1843
ATLANTA GA 30301-1843

HCMC
PO BOX 860048
MINNEAPOLIS MN 55486-0048

HEALTH EAST
NW 8947 PO BOX 1450
MINNEAPOLIS MN 55485-8947

HEALTH PARTNERS
PO BOX 77026
MINNEAPOLIS MN 55480-7726

HENNEPIN COUNTY
300 S 6TH ST
MINNEAPOLIS MN 55487-0999

HOME CHOICE
878 ARCADE DR
SAINT PAUL MN 55106-3852

INTEGRITY SOLUTION SERVICES
PO BOX 1850
SAINT CHARLES MO 63302-1850

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

IRS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Illinois Student Assistance Commission
1755 Lake Cook Rd
Deerfield, IL 60015-5209

(p)JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

MCM

2365 NORTHSIDE DR STE 300

SAN DIEGO CA 92108-2709

MDHS

511 S MAIN ST

COLUMBIA MS 39429-2950

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MEDCREDIT FINANCIAL SERVICES

PO BOX 77037

MINNEAPOLIS MN 55480-7737

METABANK

PO BOX 2136

AUSTIN TX 78768-2136

METRO DENTAL CARE

1375 ST ANTHONY AVE

ST PAUL MN 55104-4006

MN DEPT OF REVENUE

551 BKCY SECTION CEU DEPT

PO BOX 64447

SAINT PAUL MN 55164-0447

Midland Funding LLC

PO Box 2011

Warren, MI 48090-2011

NAVIENT STUDENT LOANS

PO BOX 9635

WILKES BARRE PA 18773-9635

NELNET

PO BOX 82505

LINCOLN NE 68501-2505

NORTHLAND GROUP INC

PO BOX 390846

EDINA MN 55439-0846

Navient Solutions, LLC on behalf of
Department of Education Loan Services
PO Box 9635

Wilkes-Barre, PA 18773-9635

Navient Solutions, LLC. on behalf of
Educational Credit Management Corporatio
PO BOX 16408
St. Paul, MN 55116-0408PAYDAY AMERICA INC
181 RIVER RIDGE CIR S
BURNSVILLE MN 55337-1627(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067PROGRESSIVE INSURANCE
PO BOX 6807
CLEVELAND OH 44101-1807PURCHASING POWER
1349 W PEACHTREET ST STE 1100
ATLANTA GA 30309-2956Premier Bankcard, LLC
c o Jefferson Capital Systems LLC
PO Box 7999
St Cloud MN 56302-7999Purchasing Power
1349 West Peachtree St #1100
Atlanta, GA 30309-2956Quantum3 Group LLC as agent for
ACE Cash Express INC
PO Box 788
Kirkland, WA 98083-0788RAMSEY COUNTY
15 W KELLOGG BLVD RM 130
SAINT PAUL MN 55102-1613SEVENTH AVENUE
1112 7TH AVE
MONROE WI 53566-1364SPRINGER COLLECTIONS
876 E 7TH ST
SAINT PAUL MN 55106-4590ST PAUL EYE CLINIC
PO BOX 25230
WOODBURY MN 55125-0230ST PAUL EYE CLINIC
SPRINGER COLLECTIONS
876 E 7TH ST
SAINT PAUL MN 55106-4590ST PAUL RADIOLOGY
ADMINISTRATION
166 4TH ST E
SAINT PAUL MN 55101-1474STACI GILL
2133 HWY 98 E
COLUMBIA MS 39429-8047STATE COLLECTION SERVICE INC
2509 S STOUGHTON RD STE 100
MADISON WI 53716-3314STELLAR RECOVERY
44500 SALISBURY ROAD STE 105
JACKSONVILLE FL 32216Seventh Avenue
c/o Creditors Bankruptcy Service
P O Box 800849
Dallas, TX 75380-0849

Staci Pamphlet-Gill
2133 HWY 98 E
COLUMBIA, MS 39429-8047

State of MN
121 7th Place E, Suite 4500
St. Paul, MN 55101-2119

T-Mobile/T-Mobile USA Inc
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

(p)T MOBILE
C O AMERICAN INFOSOURCE LP
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

TIDEWATER AUTO FINANCE
6520 INDIAN RIVER RD
VIRGINIA BEACH VA 23464-3439

TWIN CITIES ORTHOPEDICS
2155 FORD PKWY
SAINT PAUL MN 55116-2799

(p)TIDEWATER FINANCE COMPANY
P O BOX 13306
CHESAPEAKE VA 23325-0306

US DEPARTMENT OF EDUCATION
CLAIMS FILING UNIT
PO BOX 8973
MADISON, WI 53708-8973

US Trustee
1015 US Courthouse
300 S 4th St
Minneapolis, MN 55415-3070

VAN RU CREDIT CORPORATION
1350 E TOUHY AVE STE 300E
DES PLAINES IL 60018-3342

VANTAGE SOURCING
4930 W STATE HWY 52 STE 1
DOTHAN AL 36305-9102

VERIZON WIRELESS
PO BOX 40005
ACWORTH GA 30101

VERIZON WIRELESS
PO BOX 4002
ACWORTH GA 30101-9003

Verizon
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

WASHINGTON COUNTY
COURT ADMINISTRATION
8180 BLVD
COTTAGE GROVE MN 55016

WASHINGTON COUNTY LIBRARY
GOVERNMENT CENTER
PO BOX 3804
STILLWATER MN 55082-3804

XCEL ENERGY
PO BOX 9477
MINNEAPOLIS MN 55484-9477

Xcel Energy North
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

DEREK A RICHMOND
1000 CLEVELAND AVE S
ST PAUL, MN 55116-1866

GILLIAN Y RICHMOND
1000 CLEVELAND AVE S
ST PAUL, MN 55116-1866

Gregory A Burrell
100 South Fifth Street
Suite 480
Minneapolis, MN 55402-1250

Robert J. Hoglund
Hoglund, Chwialkowski & Mrozik, PLLC
1781 West County Road B
P.O. Box 130938
Roseville, MN 55113-0019

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

DIRECTV
PO BOX 6550
ENGLEWOOD CO 80155-6550

IRS
30 E 7TH STREET SUITE 1222
MAIL STOP 5700
SAINT PAUL MN 55101

Jefferson Capital Systems LLC
PO Box 7999
St Cloud MN 56302-9617

PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 12914

NORFOLK VA 23541-2914

(d)Portfolio Recovery Associates, LLC

C/Ocapital One Bank (usa), N.a.

POB 12914

Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC

c/o Capital One Bank, N.a.

POB 12914

Norfolk VA 23541

T-MOBILE

PO BOX 790047

SAINT LOUIS MO 63179-0047

Tidewater Finance Company

P.O. Box 13306

Chesapeake, VA 23325

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)ACE TITLE LOANS

End of Label Matrix

Mailable recipients 81

Bypassed recipients 1

Total 82

Document Page 10 of 10
UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA

In re:

Bankruptcy Case Number: 17-31186

Derek A. Richmond,

and

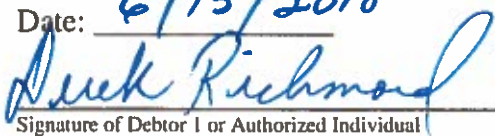
SIGNATURE DECLARATION

Gillian Y. Richmond, Debtor(s).

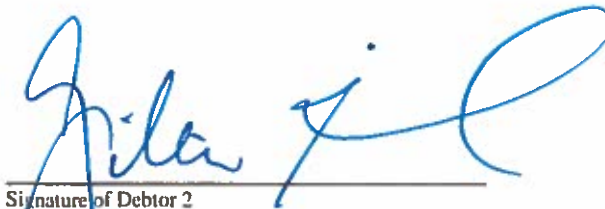
☐ PETITION, SCHEDULES & STATEMENTS☐ CHAPTER 13 PLAN☐ SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS☒ MODIFIED CHAPTER 13 PLAN/MOTION FOR HEARING☐ OTHER:

I (we), the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-references case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 6/15/2018
Signature of Debtor 1 or Authorized IndividualDerek A. Richmond

Printed Name of Debtor 1 or Authorized Individual


Signature of Debtor 2Gillian Y. Richmond

Printed Name of Debtor 2

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: /s/ Robert J. Hoglund

Robert J. Hoglund #210997

1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

Telephone Number: (651) 628-9929